



**Submitting a
Responsive
Proposal**

A photograph showing three business professionals in a meeting. A woman in the foreground is pointing at a document on a table, while a man and another woman look on attentively.

**Develop an effective
and winning proposal**

A photograph showing two business professionals, a man and a woman, looking at a laptop screen together in an office setting.

Learning Objectives

At the end of this module, you will be able to:

- Prepare an effective response to a Request for Proposal.
- Position your business better to compete for and win government contracts.

About FDIC Small Business Resource Effort

The Federal Deposit Insurance Corporation (FDIC) recognizes the important contributions made by small, veteran, and minority and women-owned businesses to our economy. For that reason, we strive to provide small businesses with opportunities to contract with the FDIC. In furtherance of this goal, the FDIC has initiated the FDIC Small Business Resource Effort to assist the small vendors that provide products, services, and solutions to the FDIC.

The objective of the Small Business Resource Effort is to provide information and the tools small vendors need to become better positioned to compete for contracts and subcontracts at the FDIC. To achieve this objective, the Small Business Resource Effort references outside resources critical for qualified vendors, leverages technology to provide education according to perceived needs, and offers connectivity through resourcing, accessibility, counseling, coaching, and guidance where applicable.

This product was developed by the FDIC Office of Minority and Woman Inclusion (OMWI). OMWI has responsibility for oversight of the Small Business Resource Effort.

Executive Summary

A Request for Proposal (RFP, as it's more commonly known) is a document issued when an organization wants to buy something and chooses to make the specifications available to only a few or many businesses so they can submit bids. With rising competition, more organizations are using the RFP response as a basis for comparison between different contractors to evaluate the best available solution. An effective and competitive RFP response is critical to winning new business. The following module highlights key attributes of an effective response to an RFP so you can be successful at winning the contract.

Understanding the Types of Solicitations

If a government organization has a need for goods or services for which there is no existing contract, it solicits bids from potential contractors. A government agency usually solicits proposals from businesses having previous experience or interest in the relevant field. The contracting agency's technical staff develops a work statement describing the mission objective and setting forth certain work statements

or specifications to which offeror's proposals must conform. A solicitation can take various forms, including:

- **Request for Information (RFI) and Request for Quotation (RFQ):** Some organizations publish a Request for Quotation (RFQ) when all they are interested in is the price, while others publish a Request for Information (RFI) when they need information prior to issuing a solicitation. When the government considers procuring goods or services from contractors, but is not sure about specifications or methodologies, they may issue a Request for Information (RFI) before they release the Request for Proposals (RFP).
- **Request for Proposal (RFP):** The RFP is a solicitation process in which vendors are asked to submit sealed bids. The RFP specifies what the buyer (government organization) needs, how the buyer is going to evaluate the bids, and all the terms and conditions surrounding the subsequent contract. RFPs are sometimes referred to as "solicitations" and include the following data: (a) listing of contract specifications; (b) contractual information; (c) profile information about the supplier; and (d) pricing documentation.

Responding to an RFI/RFQ

An RFI/RFQ provides you with an opportunity to make suggestions regarding what the government should include in the future RFP if it goes forward. It gives you an opportunity to show the government that you are qualified, responsive, and helpful. If the opportunity matches your skills and interests, it is highly recommended that you respond to the RFI/RFQ. The government agency will most likely only solicit an RFP from businesses who have participated in the RFI/RFQ.

In addition to gathering basic information, an RFI/RFQ is often sent to a broad base of potential suppliers for the purpose of conditioning supplier's minds, developing strategy, building a database, and preparing for an RFP, RFI, or RFQ. When responding to an RFI/RFQ, you can try to influence several things in order to give your company a competitive advantage should an RFP be released. Areas to influence for a competitive advantage include:

- **Technical Scope:** Try to include requirements that will limit the field of competitors. Suggest requirements that are unique to your service offering.
- **Specifications:** Recommend items that you can comply with, but will be difficult for others.
- **Contract Type:** If you have a preference, here is your chance to make a recommendation.
- **Small Business Requirement:** If you are a small business, and the agency operates under the Federal Acquisitions Regulation (FAR) Manual, you can recommend that the RFP be released as a small business set-aside. If you are not a small business, point out aspects that would be difficult for a small business to provide. Then, state your willingness to team with a small business if allowed.
- **Pricing:** With many requests for information or quotations, data gathered early on can have a big impact on the price. Here is your chance to influence this information to your advantage.

- **Past Performance:** If you don't have any government project past performance, recommend that the agency consider relevant commercial experience.
- **Certifications:** If you have relevant certifications, recommend the certifications become requirements to limit the competition. If you don't have relevant certifications, recommend that they not be required because they would limit competition and could increase the price.
- **Methodologies:** If you have a particular approach you would take, consider describing it so that it can be an RFP requirement. Clearly explain why any methodology other than yours would result in a higher risk of failure.

If you have questions about what the RFI/RFQ is about, call the Contracting Officer, if only to make contact and boost your business' name recognition. Because you are not in a formal RFP silent period, the Contracting Officer may be willing to talk about options, trade-offs, intentions, and other critically important concerns prior to the release of a formal RFP.

Make sure that you describe your recommendations in language that can be included in the RFP. Keep in mind that if you make a recommendation, and it ends up in the RFP, everyone will see it and bid accordingly. Reserve the most technical aspect of your product or service to maintain your competitive advantage when you are responding to the RFP. RFIs/RFQs are often announced on FedBizOpps (fedbizopps.gov). You can do searches for the following words to find them:

- RFI or RFQ
- "Request for Information"
- "Sources Sought"
- "Market Survey"
- "Pre-Solicitation Notice"

Responding to RFIs/RFQs is an excellent way to identify new business opportunities, find a point-of-contact, and establish a relationship with the Contracting Officer before the RFP hits the street. **Often, it can be many months from the release of an RFI/RFQ to the release of an RFP, and not all RFIs/RFQs will result in an RFP release.** Be patient and ensure that you have highlighted the best your business has to offer.

Responding to an RFP

Effective proposals typically offer a strategy along with short-term and long-term business objectives, providing detailed insight upon which key decision makers will be able to share a matching perspective. In presenting your business' proposed offering, confine your submission to essential information, providing sufficient information to define your offer and to establish an adequate basis for the government to conduct its evaluation.

Because both the technical and cost aspects of your submission will be evaluated at the same time by different individuals, keep in mind that the quality of the information is significantly more important than the quantity.

Government procurement is highly regulated, and RFPs have a particular format and structure. Commercial RFPs do not have to follow the same rules, and can be anything that the company publishing the RFP wants it to be. Again, because of the complexity of the government solicitation process, many people forget that in most RFP processes, price is not the most important evaluation criteria the government agency uses in making the award decision. An RFP will generally tell you what the customer or agency is interested in procuring, and provides instructions about how to prepare and submit your proposal.

The following items can help you develop a responsive proposal:

- Bid/No-Bid Evaluation Form and Checklist
- Proposal Development Checklist
- Phase One: Plan It and Know Your Team
- Phase Two: Get All the Data In and Make It Perfect
- Phase Three: Send It and Follow Up
- The Lesser-Known Facts of RFPS
- Tips for Creating a Responsive Proposal

Bid/No-Bid Evaluation Form and Checklist

Deciding whether to bid on a government contract has far-reaching, long-term strategic, and cost implications for your business. If your business decides to "no-bid" a proposal, it may be dismissing an opportunity to make money, enhance its reputation, gain major experience, and/or cement a relationship with a major new government customer. At the same time, spending time preparing a bid that you can't win or aren't prepared or qualified to perform can also be costly. Submitting a proposal for government contracting entails a serious and expensive commitment to create a proposal that will meet the government's requirements and influence the evaluation team's view of your business.

Prior to making the decision to bid on a government contract, businesses should consider conducting a bid/no-bid analysis several times during an RFP lifecycle: once before the RFP is issued, again when the RFP is received, and once more after the proposal outline is available. At any point, the bid/no-bid analysis should be done quickly yet thoroughly. Many businesses base bid decisions on an informal assessment, and the analysis is sometimes done too quickly and produces the wrong choice. A Bid/No-Bid Evaluation Form and Checklist gives you a more formal way of assessing the situation, thus resulting in a more educated decision. Carefully answering these questions will help you determine when submitting a bid makes sense for your business.

(Choose a Measure Score of 1 to 5)

5 = Best competitive advantage

3 = Neutral (neither helps or hinders)

1 = Strong competitive disadvantage

UNK = Unknown

OPPORTUNITY

(Y = Yes | N=No)

BID / NO-BID EVALUATION FORM AND CHECKLIST: FEDERAL AGENCY INFORMATION

1. **Is this a strategic opportunity? Is it in line with your business?**
 - A. Is this opportunity consistent with your business plan?
 - B. Is it a market or a customer you want?
 - C. What are the potential benefits to your business?
 - D. Does this RFP provide you with an opportunity to expand into new areas or acquire a new type of expertise?
 - E. What are the potential risks?
 - F. What experience do you gain from this contract in the long-term?
 - G. Will this contract lead to others?
 - H. Will this contract give you an advantage in future competitions?

2. **Can you win the competition?**
 - A. Do you have enough time and skill to write a winning proposal?
 - B. Do you know what skills are required for the project?
 - C. Do you have the personnel available?
 - D. Do you have the resources?
 - E. Do you already have a relationship with the customer?
 - F. What is your reputation within the customer's organization?
 - G. How significant are any requirements you can't meet?
 - H. Do you know who will be competing for this work? Who is the incumbent? Is someone already wired into the contract? Was the RFP written to a competitor's strengths?

3. **Can you make money?**
 - A. Do you know the budget for this work? Is it realistic?
 - B. Is price a major factor in the evaluation? Can you compete on price alone?
 - C. Can you afford the investment?
 - D. Are there other approaches or opportunities that would be more profitable at less risk?
 - E. Can you meet the requirements now without major hiring or changes?

4. **Is the risk manageable? Can your business do the job?**
 - A. Is the proposed solution technically feasible?
 - B. Can you meet the specifications? Are they within your capabilities? Do you have the required skills, people, and resources? Are some requirements new?
 - C. Can you meet the schedule? Is there enough time to plan and execute the work?
 - D. What if you fail to do the job on time and within budget?
 - E. Will this new work place other current projects at risk?
 - F. Do you have the management structure and skills to take on this work?

Proposal Development Checklist

Experienced proposal writers emphasize the importance of planning in any proposal development effort. Thorough planning usually results in a more clearly focused and better written proposal. A proposal development checklist will help you create a highly personalized, client-centered proposal that stands a much higher chance of success than a generic cookie-cutter-style proposal.

The proposal development checklist contains a list of common items required during the development of your proposal. Use this checklist as a guide and edit it to suit your own workflow. Print a copy each time you develop a new proposal and check off items as they are completed. Use the checklist to keep track of details to ensure the proposal development process proceeds as smoothly as possible and that details are not missed.

PROJECT TASK ASSIGNMENT & PROGRESS SHEET

ID	TASK NAME	DESCRIPTION	PRIORITY	STATUS	ASSIGNED
TBD	Application Form(s)	Complete according to RFP guidelines	TBD	TBD	TBD
TBD	Table of Contents	Include sections designated in the guidelines and a listing of all supporting documentation divided into Appendices.	TBD	TBD	TBD
TBD	Executive Summary	From one paragraph to two pages in length.	TBD	TBD	TBD
TBD	Budget	Detailed justification of each item in the cost proposal.	TBD	TBD	TBD
TBD	Narrative, Project Description	Content and format required as stated in the solicitation guidelines.	TBD	TBD	TBD
TBD	Required Documents	Key Personnel – Qualifications, past performance statements; strategic alliance partner information.	TBD	TBD	TBD
TBD	Correspondence	CD ROM and a corresponding list of information required for shipping per solicitation guidelines.	TBD	TBD	TBD
TBD	Cross Reference	RFP Cross Reference and Compliance Matrix templates for use in your proposal to show adherence to the key RFP requirements of the project.	TBD	TBD	TBD
TBD	Research	Research the client, industry, and competing bidders.	TBD	TBD	TBD
TBD	Client	Gather client information.	TBD	TBD	TBD
TBD	Team	Gather your business, product, service, and management team information.	TBD	TBD	TBD
TBD	Proposal Pack	Proposal templates to be used in the proposal. The templates include boilerplate text and instructions.	TBD	TBD	TBD

Phase One: Proposal Planning and Knowing Your Team

Creating a proposal for a federal government contract can seem a bit overwhelming. It is common to hire an experienced proposal writer to plan and develop the proposal on your behalf. But even if you do, proposal writing is not an aspect of your business to fully outsource to another organization; maintain your connection from planning through the submission of the proposal. Some steps to follow:

Gather Documentation

The first step in writing your proposal is to gather the documentation for it. Get organized and do your research in three areas: concept, program, and expenses. Gather all the data you need for your pitch — any important history, contact information, schedules, web site links, photos, product descriptions, and so forth. If all of this information is not readily available to you, determine who will help you gather each type of information. If you have a small or non-existent staff, a knowledgeable board member or your proposal development consultant will be the logical choice. If you are in a larger business, involving other stakeholders in the process helps key people consider the project's value to the business. The background data you collect on the organization, and on the needs to be addressed, will show that your arguments are well-documented. This data-gathering process makes the actual writing much easier.

Decide What You Want to Say

The second step is to decide what you want to say in your proposal. You need to introduce yourself and describe your capabilities, products, or plans. Be specific and, if possible, mention awards or recommendations from others to add credibility. Understand who will read this proposal and get all the data you can on your prospective client. You should put together the best presentation possible by showing you understand the situation, complicating factors, and questions key stakeholders are asking or are seeking a solution for.

Have a Consistent Concept

You must have a good sense of how the project fits with the philosophy and mission of your business. Have a point of view and highlight your philosophy in the proposal. Clearly articulate how your business' proposal addresses the needs expressed in the solicitation work statement. Proposal reviewers want to know that a project reinforces the overall direction of their own organization, and they may need to be convinced that your business has a consistent concept, and understands the unique needs of the project.

Have a Program Statement

Know the agency's program objectives. If no program objectives are stated, create a program statement based on your understanding of the project. A program statement helps your team understand the framework of the project and the direction you want your proposal to take. It also serves to further refine your understanding of the project, and how it fits within the overall mission, with feedback from

the agency. A program statement should include: the nature of the project and how it will be conducted; the timetable for the project; the anticipated outcomes and how best to evaluate the results; and staffing, including deployment of existing agency staff.

Get a Handle on Expenses

You will not be able to develop the expenses associated with the project until the program details and timing have been worked out. Thus, the main financial data gathering takes place after the narrative of the master proposal has been written. However, at this stage you do need to sketch out the broad outlines of the budget to be sure that the costs are in reasonable proportion to the outcomes you anticipate. If it appears that the costs will be prohibitive, scale back your plans, or adjust them to remove the least cost-effective expenditures.

Phase Two: Get All the Data In and Make It Perfect

Now that you have the structure in place, take all your gathered content and flesh out the pages of your proposal. To increase your chances of success, write your proposal in a way that instills trust: keep in mind that you are writing a proposal to another person who you want to influence in such a manner that they choose your company to perform the work. Try to anticipate the questions they will have and provide answers. **Don't assume that the reviewers understand the information, and don't assume they already have knowledge of your business.**

Be as thorough as possible, and take care to match requirements for formal style based on the type of organization and the requirements in the solicitation. Change the sequence of the text as necessary to achieve the correct tone and the right flow of information.

As you review, look at the content as well as the presentation. Use spell check, but don't assume it will catch all errors. Have others check your proposal for grammar, spelling errors, and missing or misplaced information. This is particularly important if you copy content from samples or past proposals. Every document you put in front of a government decision maker says something about your business, so make sure the proposal is as clean as possible.

The following components of a proposal can help you check the contents of your proposal and ensure you've been as responsive as possible.

COMPONENTS OF A PROPOSAL

#	SECTION	DESCRIPTION
1 Page	Transmittal Letter	Open with an introduction and statement of your capabilities. Here you will provide the reader with a snapshot of what is to follow.
1-2 Pages	Executive Summary	Umbrella statement of your capabilities and summary of the entire proposal. Specifically, it summarizes all of the key information and is a sales document designed to convince the reader that your business should be

		considered for the project. It should be no more than two pages and you should ask for the business. Keep in mind that this may be the only part of your proposal that the customer's executive management will read.
2 Pages	Statement of Understanding	Why this project is necessary; what are the agency's objectives? It presents the facts and evidence that support the need for the project and establishes that your business understands the problems and, therefore, can reasonably address them. You want the statement to be succinct, yet persuasive.
3 Pages	Project Description	Nuts and bolts of how the project will be implemented and evaluated. This section of your proposal should have objectives, methods, staffing, and administrative requirements.
3-4 Pages	Methods	By means of the objectives, explain what will be achieved by the project. The methods section describes the specific activities that will take place to achieve the objectives. Your methods should match the previously stated objectives. The methods section should present the order and timing for the tasks. You may need to defend your chosen methods, especially if they are proprietary or unconventional. This also addresses why the planned work must effectively lead to the anticipated outcomes. You can answer this question in a number of ways, including using examples of other projects.
1 Page	Budget/Pricing	The pricing for your proposal may be as simple as a one-page statement of projected expenses. Or, your proposal may require a more complex presentation, perhaps including a page on projected support and notes explaining various items of expense or of revenue. Make sure you document any assumptions you made when developing your pricing.
1 Page	Business Information	Highlight the history and governing structure of your business, its primary activities, and services. In describing the methods, you will have mentioned staffing for the project. Details about individual staff members involved in the project can be included either as part of this section or in the appendix, depending on the length and importance of this information. You now need to devote a few sentences to discussing the number of staff, their qualifications, and specific assignments.
2 Paragraphs	Conclusion	Every proposal should have a concluding paragraph or two. This section is also the place to make a final appeal for your project. If appropriate, you should outline some of the follow-up activities that might be undertaken to begin to prepare for starting the project.

Phase Three: Send It and Follow Up

Now that you've perfected your proposal, create the final distribution copy and convert it to PDF for delivery. Sending a proposal in PDF ensures the consistency and integrity of the document. Delivering your proposal is a milestone, but it is not the end of the process. Proposal review procedures vary widely, and the decision-making process can take anywhere from a few weeks to six months or more.

During the review process, the prospective client may ask for additional information either directly from you or from outside consultants or professional references.

Invariably, this is a difficult time for the business. You need to be patient but persistent. If you are unclear about next steps in the process, don't hesitate to ask. Also, find out whether the agency has specific forms, procedures, and deadlines for reporting on the progress of the project.

- **If you win the proposal:** You'll need to complete other documents, such as contracts, work orders, non-disclosure agreements, change orders, and development milestone sign-offs. The Contracting Officer can guide you in the next steps.
- **If you lose the proposal:** Ask the Contracting Officer for a debriefing session on your proposal. A debriefing session allows you to get feedback on your proposal for future reference. Questions you can ask are: Who was the successful vendor? Was the successful vendor the incumbent? What criteria did your business fail to overcome? Was there a ranking, and if so, where did your business rank? How can you improve in order to better serve the future needs of the agency? Keep in mind that you may not agree with what the Contracting Officer is saying, however, you must remain professional or you may jeopardize future business opportunities.

Whether you win or lose, take important points away from the process to better position your business in the future. Now might be a good time to begin cultivating other agency business, and start gathering information needed to compete for future opportunities.

The Lesser-Known Facts of RFPs

Outsourcing Proposal Development

Because of the considerable amount of work required to submit a responsive proposal, a business or agency may hire a vendor to prepare and write an RFP for them. When this is the case, that vendor is generally, but not always, precluded from responding to the RFP for obvious reasons.

If you choose to hire a vendor to prepare your proposal, ensure that they have signed appropriate documentation, including Non-Disclosure and Non-Compete Agreements before disclosing the proposed target agency, the RFP document, or providing your business' information. These documents protect you and formalize all agreements before the vendor begins working with your sensitive business information and data.

Organizations "Phishing" for Information

Sometimes organizations issue RFPs when they have no intention of actually awarding a contract. These organizations are "phishing" for information or using the RFP as a proxy to reissue the contract with the incumbent contractor. Although this is rarely the case with federal government RFPs, take care to ask appropriate questions before responding to private sector and state level solicitations.

To assess this type of situation, notify the appropriate Contracting Officer regarding your interest in responding to the solicitation, and ask carefully crafted, pointed questions such as:

- “is there an incumbent involved in this contract opportunity?”
- “can you advise as to your organization’s schedule for making the final decision?”

Take the opportunity to ask to be placed on the solicitation list and request a copy of the solicitation materials even if you already have the information. This provides the opportunity to engage with the Contracting Officer.

The Best and Final Offer (BAFO)

Some government agencies may ask for your Best and Final Offer (BAFO) after you have submitted your proposal. If this happens, you have been successful in the technical evaluation, and you are in the final grouping of prospective contractors. In government contracting, a BAFO request is a contractor's final offer following the conclusion of the technical evaluation. The BAFO is used when:

- contractors bids are within a close range of one another;
- no single response addresses all the specifications;
- the cost submitted by all proposers is too high or too low;
- the scores of two or more proposers are very close after the evaluation process; or
- all proposers submitted responses that are unclear or deficient in one or more areas.

Since BAFOs may be conducted with only those most likely to be awarded a contract, take it seriously. Although you may keep your response exactly the same, a BAFO is generally a summary of the original proposal and a revision, as necessary, of the price quoted in your original offer. The evaluation committee will note whether the proposer(s) resubmission addresses important aspects of the proposal, such as the implementation schedule, level of support, type or amount of resources proposed, contract terms, and conditions and/or cost.

Tips for Creating a Responsive Proposal

Developing a winning proposal can be a long and, at times, difficult process. Consider the following tips that will help you develop a responsive and competitive proposal.

- **Understand the problem/request.** Clearly show that you understand what goods or services the contracting agency is requesting. Summarize the problem/request in a couple of sentences and then start elaborating how you will solve the problem/request.
- **State your proposed solution.** Clearly communicate how your product or service will address the contracting agency’s problem/request and why your company’s solution is the best. Be careful in assuming your solution is self-explanatory. The evaluation team may make the wrong assumptions if your solution is not clear.

- **Ask for the business.** When you interview for a job, typically the last statement you make is to ask for the job. Asking for the business should be a natural conclusion to your cover letter or executive summary.
- **Spell check, grammar check, error check.** While you obviously should spell check, you should also have someone proofread your proposal. The best person would be someone that was not involved or had limited involvement in the proposal development process. Someone that is very familiar with the proposal will not see errors that someone performing a “fresh eyes” review.
- **Readability.** If the RFP states to use a specific font or font size, do so. If not, make sure you use a font and font size that will be easy for the evaluation team to read. Too small or too large can be very distracting to the reader.
- **Production.** Make sure you print and bind your proposal in a professional way. Also use good quality paper. The RFP will state how many copies should be printed and if CDs are required. The RFP will state what should be included on the cover (e.g., RFP title, solicitation number, due date, contracting agency’s name, etc.).
- **Appearance.** Consider using graphics, images, charts and tables wherever applicable. Not only can these additions break the monotony of continuous blocks of text, but they are also a great way to represent numerical data in an interesting format.
- **Point of view.** You should only use language that is neutral and not provocative in any manner. Be politically correct and never assume that the recipients of your proposal share your thoughts and ideals.
- **Minimize jargon.** While you may think certain terminology is standard for your industry, the evaluation team may include individuals who may not be industry experts. If your industry has complicated terminology, you may consider including a page or two for definition of terms.

Key Takeaways from This Module

- Preparing proposals may be described as a problem-solving process carried out under conditions of competition and high reward, and with cost penalties for wasted or ineffective effort.
- In addition to a Request for Proposal (RFP), some organizations publish a Request for Quotation (RFQ) when all they want is the price, while others publish a Request for Information (RFI) when they need information prior to issuing a solicitation.
- In most RFP processes, price is not the most important evaluation criteria used in making the award.
- Deciding whether to bid on a government contract has far-reaching, long-term, and cost implications for your business. Carefully consider your Bid/No-Bid strategy.
- Tools, such as a Bid/No-Bid Checklist and a Proposal Development Checklist, can help you make decisions more quickly and efficiently.
- A proposal development checklist allows you to create a highly personalized, client-centered proposal that stands a much higher chance of success than a generic cookie-cutter-style proposal.

- Make sure you understand the request and you clearly state your proposed solution and prepare an error-free response.
- If you receive a negative response on a proposal, analyze what went wrong and ask for an opportunity to resubmit an improved proposal. In any case, request a debrief and use this experience as a lesson learned.

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